

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
MidFirst Bank

In Re:  
Anthony G. Zadzielski & Maureen Zadzielski,  
  
Debtors.



Order Filed on December 9, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 13-11140-CMG

Adv. No.:

Hearing Date: 8/3/2016 @ 9:00 a.m.

Judge: Christine M. Gravelle

**THIRD AMENDED ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: December 9, 2016**

A handwritten signature in black ink, reading "Christine M. Gravelle".  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtors: Anthony G. Zadzielski & Maureen Zadzielski

Case No: 14-14064-SLM

Caption of Order: THIRD AMENDED ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 121 Greenwood Lake Road, Little Egg Harbor, NJ 08087, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven J. Abelson, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 10, 2016, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2016 through August 2016 with \$686.68 in suspense for a total post-petition default of \$15,014.09 (7 @ \$2,121.87; Late charges 1 @ \$83.85, 9 @ \$84.87; less suspense of \$686.68); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to send a lump sum payment of \$8,000.00 directly to Secured Creditor to be received no later than August 31, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$7,014.09 will be paid over eight months by Debtors remitting seven payments of \$876.76 and one payment of \$876.77 in addition to their regular monthly mortgage payment, which additional payments shall begin on September 1, 2016 and; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2016, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtor: Anthony G. Zadzielski & Maureen Zadzielski

Case No: 14-14064-SLM

Caption of Order: AMENDED ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New Jersey

In re:  
Anthony G. Zadzielski  
Maureen Zadzielski  
Debtors

Case No. 13-11140-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2016.

db/jdb +Anthony G. Zadzielski, Maureen Zadzielski, 121 Greenwood Lake Road,  
Little Egg Harbor, NJ 08087-3705

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Midfirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Keith B. Morgan on behalf of Creditor Fairlane Credit LLC kmorgan@morganlaw.com  
Steven J. Abelson on behalf of Debtor Anthony G. Zadzielski sjaesq@atrbklaw.com,  
atrbkl@gmail.com

TOTAL: 10